

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re:	Ramos, Juan M	§	Case No. 08 B 26789
	Ramos, Gloria A	§	
	Debtors	§	
		§	

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 10/07/2008 and was converted to chapter 13 on 10/16/2008.

2) The plan was confirmed on 02/09/2009.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/26/2010 and 02/28/2011.

5) The case was dismissed on 04/04/2011.

6) Number of months from filing or conversion to last payment: 29.

7) Number of months case was pending: 31.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$6,200.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$5,170.00
Less amount refunded to debtor	\$0

**NET RECEIPTS:** \$5,170.00

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,839.00
Court Costs	\$0
Trustee Expenses & Compensation	\$308.87
Other	\$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$3,147.87

Attorney fees paid and disclosed by debtor \$960.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Prime Acceptance Corporaton	Secured	NA	\$3,000.00	\$3,000.00	\$0	\$0
Rizza Chevrolet	Secured	\$15,026.00	NA	NA	\$0	\$0
Wells Fargo Home Mortgage	Secured	\$155,259.00	NA	NA	\$0	\$0
AIS Services	Unsecured	\$9,080.00	\$9,462.10	\$9,462.10	\$829.62	\$0
AMCA	Unsecured	\$890.65	NA	NA	\$0	\$0
ATG Credit LLC	Unsecured	\$163.80	NA	NA	\$0	\$0
Bank Of America	Unsecured	\$0	NA	NA	\$0	\$0
Beneficial	Unsecured	\$0	NA	NA	\$0	\$0
Chase	Unsecured	\$0	NA	NA	\$0	\$0
Chase	Unsecured	\$0	NA	NA	\$0	\$0
Chase Bank USA NA	Unsecured	\$287.00	\$287.32	\$287.32	\$25.21	\$0
Citibank	Unsecured	\$0	NA	NA	\$0	\$0
City Of Chicago Dept Of Revenue	Unsecured	\$250.00	\$976.00	\$976.00	\$85.57	\$0
Computer Credit Service Corp	Unsecured	\$38.00	NA	NA	\$0	\$0
Discover Financial Services	Unsecured	\$9,708.00	\$9,708.46	\$9,708.46	\$851.20	\$0
GEMB	Unsecured	\$0	NA	NA	\$0	\$0
Harris & Harris	Unsecured	\$167.00	NA	NA	\$0	\$0

*(Continued)*

**Scheduled Creditors:** *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
HSBC	Unsecured	\$291.00	NA	NA	\$0	\$0
HSBC	Unsecured	\$0	NA	NA	\$0	\$0
HSBC	Unsecured	\$0	NA	NA	\$0	\$0
HSBC	Unsecured	\$0	NA	NA	\$0	\$0
HSBC	Unsecured	\$4,451.00	NA	NA	\$0	\$0
HSBC	Unsecured	\$0	NA	NA	\$0	\$0
HSBC Taxpayer Financial Services	Unsecured	\$0	NA	NA	\$0	\$0
Kohl's/Kohl's Dept Stores	Unsecured	\$0	NA	NA	\$0	\$0
Kohl's/Kohl's Dept Stores	Unsecured	\$656.99	NA	NA	\$0	\$0
Kohl's/Kohl's Dept Stores	Unsecured	\$0	NA	NA	\$0	\$0
Medical Business Bureau Inc	Unsecured	\$354.00	NA	NA	\$0	\$0
Medical Collections	Unsecured	\$24.00	NA	NA	\$0	\$0
Mercy Physician Billing	Unsecured	\$223.00	NA	NA	\$0	\$0
NCO Financial Systems	Unsecured	\$958.20	NA	NA	\$0	\$0
Peoples Energy Corp	Unsecured	\$513.00	NA	NA	\$0	\$0
Prime Acceptance Corporaton	Unsecured	\$0	\$2,629.40	\$2,629.40	\$230.53	\$0
Professional Account Management	Unsecured	\$82.00	NA	NA	\$0	\$0
Sears/Citibank SD	Unsecured	\$0	NA	NA	\$0	\$0
Torres Credit	Unsecured	\$329.00	NA	NA	\$0	\$0
Verizon Wireless	Unsecured	\$0	NA	NA	\$0	\$0
Wfnnb/Lane Bryant	Unsecured	\$0	NA	NA	\$0	\$0
World Financial Network National B;	Unsecured	\$0	NA	NA	\$0	\$0
World Financial Network National B;	Unsecured	\$0	NA	NA	\$0	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0	\$0	\$0
Mortgage Arrearage	\$0	\$0	\$0
Debt Secured by Vehicle	\$0	\$0	\$0
All Other Secured	\$3,000.00	\$0	\$0
<b>TOTAL SECURED:</b>	\$3,000.00	\$0	\$0
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
<b>TOTAL PRIORITY:</b>	\$0	\$0	\$0
<b>GENERAL UNSECURED PAYMENTS:</b>	\$23,063.28	\$2,022.13	\$0

**Disbursements:**

Expenses of Administration	\$3,147.87	
Disbursements to Creditors	\$2,022.13	
<b>TOTAL DISBURSEMENTS:</b>		\$5,170.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: May 17, 2011

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.